

C.I.B.M.S.

600 Saw Mill Rd., P.O. Box 26775
West Haven, CT 06516
203-931-2020 Fax: 203-931-2025

REPORT ID: 1574486 Page 1 of 6
ISSUED: 02/02/04

Merged Report

Prepared for: F111494
UNI MORTGAGE GROUP
600 MAIN STREET
WEST YARMOUTH, MA

Date: 02/02/04 \$13.50
Loan Number:
Requested By: kgibbs Analyst:
Repository Source: TU, EXP, EQX

Borrower
Name: KIPP GIBBS
Address: 0 PO BOX 42
OSTERVILLE, MA 02655
Since: Status:
SSN: Age:
Marital Status:
Employer: BOSTON GLOBE

Co-Borrower
Name:
Address:
Since: Status:
SSN: Age:
Marital Status:
Employer:

Position:
Hired:
Verified: N On:
Comment:

Position:
Hired:
Verified: On:
Comment:

Former
Address:
From: To:
Employer: STEAM SHIP AUTHORITY
Hired:
Verified: N On:
Comment:

Former
Address:
From: To:
Employer:
Hired:
Verified: On:
Comment:

CREDIT HISTORY

| E W C O S E | C r e d i t o r N a m e | D a t e O p e n e d | D a t e R e p o r t e d | H i g h C r e d i t | P r e s e n t S t a t u s | | H i s t o r i c a l S t a t u s | | | | C u r r e n t S t a t u s |
|----------------------------|--|--|--|--|---|---|--|---|---|--|---|
| | | | | | B a l a n c e O w i n g | A m o u n t P a s t D u e | M o s R e v | 3 0 - 5 9 D a y s | 6 0 - 8 9 D a y s | 9 0 - 1 2 0 D a y s | |
| I | B USA FUNDS 17029566868 STUDENT LOAN DLA: 05/03 CLAIM FILED WITH GOVERNMENT NELLIE MAE FNBC AS TRUSTEE AGENCY: UNITED STUDENT | 08/00 \$34633 | 12/03A 08/00F | \$34633 | \$51593 | \$51593 | | | | | I09* TU (EXP, EQX) |
| I | B UNIV MIAMI 29566868PER17A STUDENT LOAN DLA: 12/02 PLACED FOR COLLECTION AGENCY: UNIVERSITY OF M | 09/89 \$1500 | 01/04A 05/03F | \$1500 | \$2508 | \$2508 | | | | | I9B* TU (EXP) |
| I | B CAP 1 BANK 529107146395 ESTIMATED MONTHLY PAYMENT: \$120 DLA: 05/98 CHARGED OFF ACCOUNT CREDIT CARD MAX DEL: 05/99 09 AGENCY: CAPITAL ONE | 01/98 \$731 | 01/04A 05/98 | \$731 | \$2409 | \$2409 | | 1 | 1 | 4 | R09* EQX (TU, EXP) |

EXHIBIT 19

C.I.B.M.S.

600 Saw Mill Rd., P.O. Box 26775
West Haven, CT 06516
203-931-2020 Fax: 203-931-2025

REPORT ID: 511159 Page 1 of 5
ISSUED: 08/16/03

Merged Report

| | |
|--|--|
| Prepared for: F111494 UNI MORTGAGE GROUP 600 MAIN STREET WEST YARMOUTH, MA Borrower | Date: 08/16/03 Loan Number: \$13.50 Requested By: kgibbs Analyst: Repository Source: TU, EXP, EQX Co-Borrower |
| Name: KIPP GIBBS Address: 0 PO BOX 42 OSTERVILLE, MA 02655 Since: Status: SSN: Age: Marital Status: Employer: BOSTON GLOBE Position: Hired: Verified: N On: Comment: | Name: Address: Since: Status: SSN: Age: Marital Status: Employer: Position: Hired: Verified: On: Comment: |
| Address: From: To: Employer: STEAM SHIP AUTHORIT Hired: Verified: N On: Comment: | Address: From: To: Employer: Hired: Verified: On: Comment: |

CREDIT HISTORY

| E C O N O M I C | W h o s e | Creditor Name | Date Opened | Date Reported | High Credit | Present Status | | Historical Status | | | | Current Status |
|--------------------------------------|-----------------------|--|------------------|------------------|--------------|----------------|-----------------|-------------------|--------------|--------------|---------------|--------------------------|
| | | Account Number | Credit Limit | Last Activity | Terms | Balance Owning | Amount Past Due | Mos Rev | 30 - 59 Days | 60 - 89 Days | 90 - 120 Days | |
| I | B | NELLIE MAE FNBC 17029566868 EDU COLLACCT AGENCY: U S A FUNDS | 08/00 \$34633 | 07/03A 09/01C | | \$50286 | \$50286 | 36 | 0 | 0 | 2 | I9B* EXP (TU, EQX) |
| I | B | UNIV MIA 29566868PER17A DLA: 10/00 COLLECTION ACCOUNT STUDENT LOAN | 09/89 \$1500 | 08/03A 10/00 | \$1500 30 | \$2427 | \$2427 | 3 | | | | I05* EQX (TU, EXP) |
| I | B | CAP 1 BANK 529107146395 ESTIMATED MONTHLY PAYMENT: \$113 DLA: 05/98 CHARGED OFF ACCOUNT CREDIT CARD MAX DEL: 04/99 05 AGENCY: CAPITAL ONE | 01/98 \$731 | 06/03A 05/98 | \$731 | \$2264 | \$2264 | | 1 | 1 | 4 | R09* EQX (TU, EXP) |

EXHIBIT 20